

Commercial Union Assurance
Company Building
416-420 Walnut Street
Philadelphia
Philadelphia County
Pennsylvania

HABS No. PA-1076

HABS
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SI-PHILA
262-

PHOTOGRAPHS
WRITTEN HISTORICAL AND DESCRIPTIVE DATA

Historic American Buildings Survey
National Park Service
Eastern Office, Design and Construction
143 South Third Street
Philadelphia, Pennsylvania

HISTORIC AMERICAN BUILDINGS SURVEY
COMMERCIAL UNION ASSURANCE COMPANY BUILDING

HABS No. PA-1076

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Street Address: 416-420 Walnut Street, Philadelphia, Philadelphia County, Pennsylvania

Present Owner: The Potomac Insurance Company of the General Accident Fire and Life Insurance Corp. Ltd. (Group), 414 Walnut Street, Philadelphia, Pa.

Present Use: Being demolished.

Brief Statement of Significance: Fine example of late-nineteenth-century multi-story office building designed by architect T. P. Chandler.

PART I. HISTORICAL INFORMATION

A. Original and subsequent owners:

Chain of Title (416-420 Walnut St.)

<u>Property</u>	<u>Date</u>	<u>Grantor</u>	<u>Grantee</u>
420 Walnut St.	Not given	LW&T of John C. Lowber, dec'd	William Lowber & Henry J. Lowber
"All that certain lot and piece of ground with the three story brick messuage or tenement thereon erected situate on the South side of Walnut Street between 4th & 5th Streets from the River Delaware in the City of Philadelphia, containing in front on the said Walnut Street 17'6" and in length or depth southward one-hundred and 12'. Bounded on the east by ground lots of George Bullock, deceased, on the south by ground lots of John Ashley, on the west by ground lots of the said John Ewing, deceased, and partly by a 3 feet wide alley seventy feet in depth, and on the north by Walnut Street, aforesaid together with the free & common use & privilege of the said 3 feet wide alley."			
420 Walnut St.	12/22/1886	William Lowber & Elizabeth/his wife Henry J. Lowber & Charlotte/his wife	The Girard Fire & Marine Insurance Co. of Philadelphia
"All that certain lot or piece of ground on the South side of Walnut Street, between 4th & 5th Streets. In front 17'6" and in depth South 112'."			
420 Walnut St.	6/4/1888	The Girard Fire & Marine Insurance Co. of Philadelphia	Joseph Storm Patterson
"All that certain lot or piece of ground on the South side of Walnut Street, between 4th & 5th Streets. In front 17'6" and in depth South 112'."			

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<u>Property</u>	<u>Date</u>	<u>Grantor</u>	<u>Grantee</u>
416-418-420 Walnut St.	6/20/1888	Joseph Storm Patterson & Mary/w	George Sullivan Bowdoin--John Taylor Jury--David Ames Well--Trustees

"All that certain lot or piece of ground on South side of Walnut Street, 136'6" West from West side of 4th Street, in front 20'1-1/2" and depth South 83'6" and on East side of 3' alley.

"Also lot on South side of Walnut Street 156'7-1/2" West from West side of 4th Street. In front 16'9-1/2" more or less & depth south 83'6".

"Also lot on South side of Walnut Street between 4th & 5th Streets (number 420). In front 17'6" & depth 112'."

416-418-420 Walnut St.	12/23/1925	Grantor as follows: John Claflin & Fredrick B. Campbell individually & as surviving substituted trustees under the provisions of a deed of trust executed by the Commercial Union Assurance Company of London, aforesaid dated 11/12/1879, of the first part & United States Trust Company of New York as substituted trustee under the provisions of the deeds of trust aforesaid. Grantee as follows: Commercial Union Assurance Company Limited of London.	
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"description same as the 1888 transfer - 416-418-420"

416-418-420 Walnut St.	11/10/1947	Commercial Union Assurance Company Limited of London	Waldo L. Eppers
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"description as above"

416-418-420 Walnut St.	1/19/48	Waldo L. Eppers	Margaret Chapman
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"description same as above"

416-418-420	5/2/1960	Margaret Chapman	The Potomac Insurance Co. (of the General Accident Fire & Life Assurance Corp. Ltd.--Group)
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B. Date of Erection: 1889.

C. Architect: Theophilus P. Chandler.

D. Notes on original plan and construction of building: The original form of the building remained generally unchanged.

E. Notes on alterations and additions: Only minor interior alterations.

- F. Sources of information: Chain of Title extracted from the deed records in Philadelphia City Hall.
American Architect and Building News--July 27, 1889:
"Of two other buildings by the same architect [T. P. Chandler], that for the Commercial Union is nearing completion and the Penn Mutual is just begun."

PART II. ARCHITECTURAL INFORMATION

A. General Statement:

1. Architectural character: A fine example of late-nineteenth-century multi-story office building design. Of particular interest is the eight-story bolted iron stair with adjacent glass curtain wall.
2. Condition of fabric: Generally good.

B. Technical Description of Exterior:

1. Over-all dimensions: 54'-5" x 80'-0", eight stories, three bays, rectangular with two projecting rear wings.
2. Foundations: Stone masonry foundations with concrete base.
3. Wall construction, finish, and color:
North: brick wall construction with vermiculated limestone facing for the lower two stories. Masonry piers divide the facade into three bays, the center being the smaller. Circular limestone columns extend from grade to the springing line of the second floor window arches. The two end brick piers extend from the third floor line to the eave of the gable roof, diminishing abruptly in width at the seventh floor line. The two interior brick piers extend from the third floor line to the center pedimented dormer roof, diminishing abruptly in width at the seventh and eighth floor lines.
East and West: Brick bearing wall construction, 28" thick at the base.
Rear wings: Brick bearing walls. The eastern wing is cornered on both sides above the third floor. The western wing is cornered on the interior side for the full height.
4. Structural system, framing: Three structural bays formed by masonry bearing walls and central masonry bearing elevator core. Two iron girders span from the core to bearing piers on the north elevation - brick bearing walls extend south from the core to form the rear wings. Iron beams span east-west with brick arched floor construction between.

5. Chimneys: Four brick chimneys on the west party wall, two on the east party wall, and one on the south wall of the eastern projecting wing.
6. Openings:
 - a. Doorways and doors: Main entrance in center bay of north elevation--double glazed doors flanked by sidelights. Large transom above with arched head (stepped architrave supporting a sculptured plaque).
 - b. Windows:

North elevation, first and second floors--windows set in single arched frame (the center bay has entrance on the first floor and window on the second floor, all in single arched frame)

North elevation, third and fourth floors--single pane wood casement sash set in limestone trim--rather simple.

North elevation, fifth and seventh floors--single pane wood casement sash set in limestone colonnettes with denticulated head.

North elevation, sixth floor--semi-circular arched openings, double-hung wood sash in limestone trim.

North elevation, eighth floor--three pedimented dormer windows. The center one is a double window with single pane wood sash set in limestone colonnettes with arched head transom above. The pediment contains much decorative carving and a plaque bearing the initials "CUA." The flanking pedimented dormers have a single window set in limestone colonnettes with elaborate carved semi-circular limestone ornament above. Each dormer has a stone balustrade with turned balusters supported by scrolls.

West elevation: Small rectangular window openings (two per floor for upper four floors).

South elevations: (a) western rear wing--projecting bay window continuous for eight stories, wood casement sash; (b) center bay--glass curtain wall (vertical, clouded panes supported on iron mullions) for full height; (c) eastern rear wing--simple segmental arched openings in corners for the upper five stories, double-hung wood sash.
7. Roof:
 - a. Shape, covering: Front portion--gable roof with pitch to Walnut Street, pedimented dormer windows at the eighth-floor level; slate shingle covering. The roof of the rear portion and projecting wings is flat with a skylight over the stair well.

- b. Cornice, eaves: At seventh floor--limestone denticulated cornice supported by limestone scroll brackets and surmounted by a pseudo-balcony with open terra cotta grills. At eave--limestone denticulated cornice.

C. Technical Description of Interiors:

1. Floor plans: First floor--divided in half by central hallway extending from front to rear on the center bay; modern luncheonette to the east and general office space to the west, with various subdivisions. Upper floors--commercial office space, generally with large single space across the north side, with a long rectangular area to the east and west of the central circulation corridor and elevator core; rooms are partitioned to accommodate various commercial activities.
2. Stairways: Main stair located at the rear of the central bay. The stair has an eight-story uninterrupted rise and is framed with iron members which support marble treads, risers, and side panels. The round brass hand-rail is supported by iron newel posts. The south wall of the stair well consists of large clouded glass panes with iron mullions.
3. Flooring: Hardwood flooring in the front section; marble tile in a mortar bed throughout rest of building.
4. Wall and ceiling finish: Plaster painted various colors.
5. Doorways and doors: Arched doorway leads from the corridor to the front office space. Arched doorways on the first and second floors, and square head doorways on the floors above, lead to the side office spaces. Heavily molded oak trim. Double glazed doors with transoms above.
6. Decorative features and trim: Fine oak trim. Heavily molded chair rails, window and door frames, contemporary with the period in which the building was constructed.
7. Notable hardware: None observed. Two original hydraulic elevators in the central core, one on each side of the central corridor.
8. Lighting: Modern; surface mounted fixtures with exposed wiring.
9. Heating: Series of fireplaces throughout the building with elaborate Georgian Revival mantels.

D. Site:

1. Orientation and general setting: Situated on the south side of Walnut Street facing an open green area of the Independence National Historical Park. Located in a refined commercial district dominated by several large office buildings and a generous supply of open green space.
2. Outbuildings: None.
3. Landscaping: Open green area to the west (part of the Independence National Historical Park). Large office building to the east and small walled garden to the south.

Prepared by John D. Milner, Architect
National Park Service
March 1963